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FAX COVER LETTER

December 8, 2004

TO: Mail Stop Amendment
COMPANY: U.S. Patent and Trademark Office
PHONE:
FAX: 703-872-9306

FROM: Christopher R. Hilberg
DIRECT DIAL: 612.607.7386
EMAIL: Chilberg@oppnheimer.com
RE: Serial No. 09/976,443
 Attorney Docket No. 60021-376002

COMMENTS: I certify that this correspondence is being transmitted by facsimile to Mail Stop Amendment at the U.S. Patent and Trademark Office via facsimile number 703-872-9306 on December 8, 2004.

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Serial No 09/976,443
In reply to Office Action mailed September 8, 2004
Page 1 of 8

DEC 08 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Sloan et al.

Ser. #: 09/976,443

Filed: October 12, 2001

For: AUTOMATED COACHING FOR
A FINANCIAL MODELING
AND COUNSELING SYSTEM

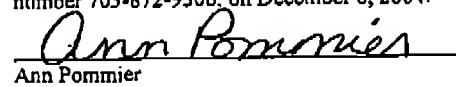
Examiner: Pwu, Jeffrey C.

Art Unit: 3628

Atty. Docket #: 60021-376002

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated September 8, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 6 of this paper.